

United States Bankruptcy Court
Eastern District of New YorkIn re:
John C. Fernandez
Christine M. Fernandez
DebtorsCase No. 16-43414-cec
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin
Form ID: 318DF7Page 1 of 2
Total Noticed: 26

Date Rcvd: Nov 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2016.

db/jdb
smg John C. Fernandez, Christine M. Fernandez, 1024 Banner Ave, Brooklyn, NY 11235-5215
NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
Brooklyn, NY 11201-3719

smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001

8845822 CONEDISON - Penn Credit, PO Box 988, Harrisburg, PA 17108-0988
8845823 Ctech Coll, 5505 Nesconset Hwy, Mount Sinai, NY 11766-2037
8845824 Ctech Coll. School of Dental Medicine, 5505 Nesconset Hwy, Mount Sinai, NY 11766-2037
8845826 ERC Directv Inc, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
8845827 ++GOLD KEY CREDIT INC, PO BOX 15670, BROOKSVILLE FL 34604-0122
(address filed with court: Goldkey Cred, PO Box 15670, Brooksville, FL 34604-0122)

8845828 Goldkey Cred Port Emergency Medical Svc, PO Box 15670, Brooksville, FL 34604-0122
8845829 MED1 Shiel Medical Labs, 1681 Union Turn, flushing, ny 11366
8845830 Nationstar, 350 Highland St, Houston, TX 77009-6623
8845831 Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
8850777 +Nationstar Mortgage LLC, c/o Shapiro, DiCaro & Barak, LLC, One Huntington Quadrangle,
Suite 3N05, Melville, NY 11747-4468

8845832 Natl Recover, 2491 Paxton St, Harrisburg, PA 17111-1036
8845834 Paul Michael Marketing, 1861-09 Union Turn, Flushing, NY 11366
8845835 Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
8845836 Pmichaelmk, 1861-09 Union Turn, Flushing, NY 11366
8845837 Queens Long Island Medical Grp, 1861-09 Union Turn, Flushing, NY 11366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Nov 09 2016 18:28:44
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
Albany, NY 12205-0300

smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Nov 09 2016 18:28:22
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449

8845819 EDI: RMCB.COM Nov 09 2016 18:23:00 AMCA Laboratory Corp of America,
4 Westchester Plz Ste 110, Elmsford, NY 10523-1615

8845818 +EDI: RMCB.COM Nov 09 2016 18:23:00 Amca, 2269 S Saw Ml, Elmsford, NY 10523-3832
8845820 EDI: APPLIEDBANK.COM Nov 09 2016 18:23:00 Applied Bnk, 660 Plaza Dr,
Newark, DE 19702-6369

8845821 EDI: APPLIEDBANK.COM Nov 09 2016 18:23:00 Applied Card Bank, Attention: Bankruptcy,
PO Box 17125, Wilmington, DE 19850-7125

8845825 E-mail/Text: bknotice@ercollections.com Nov 09 2016 18:28:25 Erc, 8014 Bayberry Rd,
Jacksonville, FL 32256-7412

8845833 E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Nov 09 2016 18:28:44
New York State Dept of Taxation & Financ, PO Box 5300, Albany, NY 12205-0300
TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 11, 2016

Signature: /s/Joseph Speetjens

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2016 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
theston@windelsmarx.com;ahollander@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com
Kevin B Zazzera on behalf of Joint Debtor Christine M. Fernandez kzazz007@yahoo.com
Kevin B Zazzera on behalf of Debtor John C. Fernandez kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov
Shari S Barak on behalf of Creditor Nationstar Mortgage LLC sbarak@logs.com,
NYBKCourt@logs.com

TOTAL: 5

Information to identify the case:Debtor 1 **John C. Fernandez**Social Security number or ITIN **xxx-xx-7846**

First Name Middle Name Last Name

EIN --_-----

Debtor 2 **Christine M. Fernandez**Social Security number or ITIN **xxx-xx-4851**

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court Eastern District of New York
 271-C Cadman Plaza East, Suite 1595
 Brooklyn, NY 11201-1800

Case number: **1-16-43414-cec**Chapter: **7****Order of Discharge and Final Decree**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

John C. Fernandez

Christine M. Fernandez

IT IS FURTHER ORDERED:

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: November 9, 2016

s/ Carla E. Craig
 United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.